


# MaineCare

	<b>QMB, Elderly, Disabled (no wage) Age 21-64</b>	<b>Medicare Buy-In</b>	<b>Parents (child under 18), Age 19-20</b>	<b>Low Cost Drugs for the Elderly &amp; Disabled (DEL)</b>	<b>Parents, Pregnant Women, Under 19</b>	<b>HIV, Benefit/Cervical Cancer, Disabled (Wages)</b>	<b>Maine RX Plus</b>
<b>Family Size</b>	<b>100%</b>	<b>135%</b>	<b>150%</b>	<b>185%</b>	<b>200%</b>	<b>250%</b>	<b>350%</b>
1	\$817	\$1,103	\$1,225	\$1,511	\$1,634	\$2,042	\$2,859
2	\$1,100	\$1,485	\$1,650	\$2,035	\$2,200	\$2,750	\$3,850
3	\$1,384		\$2,075	\$2,560	\$2,767		\$4,842
4	\$1,667		\$2,500	\$3,084	\$3,334		\$5,834
5	\$1,950		\$2,925	\$3,608	\$3,900		\$6,825
6	\$2,234		\$3,350	\$4,132	\$4,467		\$7,817
7	\$2,517		\$3,775	\$4,656	\$5,034		\$8,809
8	\$2,800		\$4,200	\$5,180	\$5,600		\$9,800
Each Added Person	\$284		\$425	\$525	\$567		\$992

**Federal Poverty Levels – Effective January 2006**

# MaineCare

GROUP	BENEFIT	COUNTABLE MONTHLY* INCOME LIMIT	ASSET LIMIT	SPECIAL RULES
Age 0-18	Full Benefits 	<u>Family Size</u> <u>1</u> <u>2</u> <u>3</u> \$1,634   \$2,200   \$2,767	None	Enrollment continues for 12 months.  If income is near these limits there is a monthly fee of \$8 - \$64 depending on income and family size.
Age 19, 20		\$1,225   \$1,650   \$2,075	\$2,000	If living with parents, parental income and assets are counted.
Age 21-64		a) residing with their child under age 18 \$1,634   \$2,200  b) not residing with their child under age 18 (no new enrollment – 3/1/05) \$ 817   \$1,100	\$2,000  \$2,000 (\$3,000 for a couple)	
Age 65+		\$ 817   \$1,100	\$2,000 (\$3,000 for a couple)	

**If a child's coverage is ended due to family income, enrollment can continue for up to 18 mos. Premium is \$100/mo.**

\*Income limits are updated annually by April 1. "Countable Monthly Income" means gross income minus deductions. For some groups, gross income is used.

**NOTE:** There are different rules for: (a) residents of a nursing facility, (b) certain residential care facilities, and (c) those getting nursing care services at home.

# MaineCare (Special Groups)

Group	Benefit	Monthly Income Limit		Asset Limit	Special Rules
Pregnant women	Full Benefit	\$1,634		None	Once enrolled coverage continues for 2-3months after the end of pregnancy.
Under age 19 with a disabling condition.	Full Benefit	\$1,809		\$2,000	If a disabling condition, only the child's income/assets, not that of the parents, are counted.
Working with a disabling condition	Full Benefit	2 step income test: (a) pensions and other benefits must be under \$817/mo. (1 person) (b) pensions along with earnings must be under \$2,042 (1 person)		\$8,000 (\$12,000 for a couple)	Must have a disabling condition according to the criteria of the Social Security Administration and must have earnings.  If income is near the limit, there is a monthly fee of \$10-\$20 depending on income.
Medicare Buy-In	MaineCare pays Part B monthly premium of \$88.50.	<u><b>Family Size</b></u> <div> <div>1</div> <div>2</div> </div> <div>           \$1,103    \$1,485         </div>		\$4,000 (\$6,000 for a couple)	Must be entitled to Medicare Part A  If income is <100% FPL- can also pay Medicare coinsurance & deductible
Breast and Cervical Cancer (or pre-cancer)	Full Benefit	\$2,042	\$2,750	\$2,000	Must be without insurance, age 40-64, and have a positive screening by the Maine Center for Disease Control and Prevention (MCDC).
HIV Positive	Limited Benefit	\$2,042	\$2,750	None	Must comply with treatment plan. A \$25-\$50 monthly premium due if income is near the limit.
Non-citizens without documents from INS	Emergency Benefits only	Income limit depends on age		Asset limit depends on age	"Emergency" = severe, sudden, short-lived physical illness/injury needing immediate treatment to prevent more harm. Childbirth (labor & delivery) is covered.
Drugs for Elderly and Disabled (DEL)	Prescription Drugs Only	\$1,511	\$2,035	None	
Maine RX Plus		\$2,859	\$3,850		

## **Income**

“Income” means money from sources such as Social Security, pensions, wages, child support, alimony, rental income.

Some income is totally or partially disregarded.

Each group outlined in this booklet has different rules for what income is disregarded.

## **Assets**

Examples of assets that are counted are: bank accounts, stocks, bonds, some trust funds, vehicles.

Examples of assets that are not counted are: at least 1 vehicle, the home where you reside, rental property, up to \$8,000 in savings.

## **Estate Recovery**

If you get Maine Care benefits and are age 55 or older, the State can make a claim on the assets of your estate to recover the money that MaineCare has paid for your care. No claim will be made if the only service you get is the Medicare Buy-In, DEL or Maine RX Plus.

For more information about the Estate Recovery Program, call 1-800-572-3839.